
State:	District of Columbia	Filing Company:	Horace Mann Life Insurance Company
TOI/Sub-TOI:	A08G Group Annuities - Unallocated/A08G.003 Deposit Administration		
Product Name:	Group Unallocated Flexible Premium Deferred Fixed Annuity Contract		
Project Name/Number:	2015 GUFA IC-462000/2015 GUFA IC-462000		

Filing at a Glance

Company:	Horace Mann Life Insurance Company
Product Name:	Group Unallocated Flexible Premium Deferred Fixed Annuity Contract
State:	District of Columbia
TOI:	A08G Group Annuities - Unallocated
Sub-TOI:	A08G.003 Deposit Administration
Filing Type:	Form
Date Submitted:	09/01/2015
SERFF Tr Num:	HRCN-130211521
SERFF Status:	Closed-APPROVED
State Tr Num:	
State Status:	
Co Tr Num:	IC-462000
Implementation	On Approval
Date Requested:	
Author(s):	Dorothy Ruppert
Reviewer(s):	John Rielley (primary)
Disposition Date:	09/03/2015
Disposition Status:	APPROVED
Implementation Date:	09/03/2015

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General Information

Project Name: 2015 GUFA IC-462000 Status of Filing in Domicile: Authorized
Project Number: 2015 GUFA IC-462000 Date Approved in Domicile: 06/22/2015
Requested Filing Mode: Review & Approval Domicile Status Comments: Approved - HRCN-130056849
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Group Market Type: Employer Overall Rate Impact:
Filing Status Changed: 09/03/2015
State Status Changed: Deemer Date:
Created By: Dorothy Ruppert Submitted By: Dorothy Ruppert
Corresponding Filing Tracking Number:

Filing Description:

RE:Horace Mann Life Insurance Company
NAIC Company Number: 300-64513
FEIN 37-0726637

IC-462000 Group Unallocated Flexible Premium Deferred Fixed Annuity Contract

IL-A30000 Group Unallocated Flexible Premium Deferred Fixed Annuity Contract Application

IC-AE0140 Group Unallocated 403(b) Annuity Endorsement
IC-AE0137 Group Unallocated 457(b) Annuity Endorsement
IC-AE0139 Group Unallocated 401(a) Annuity Endorsement

We submit the above noted Group Unallocated Flexible Premium Deferred Fixed Annuity Contract forms for your review and approval. These forms are new and do not revise or replace any existing forms previously filed or approved in your state. These forms are intended to comply with the laws and regulations of your jurisdiction. This product is primarily marketed to the educational community.

This group unallocated flexible premium deferred fixed annuity contract will be sold in 403(b), 401(a), 401(k), and 457(b) plan situations. The 401(k) endorsement will be submitted at a later time for review and approval, and prior to any use with this contract. The documents are submitted in final printed form.

No part of this contract contains any unusual or controversial items from normal company or industry standards.

Form IC-462000 is a Group Unallocated Flexible Premium Deferred Fixed Annuity Contract, and form IL-A30000 is the underlying Group Unallocated Flexible Premium Deferred Fixed Annuity Application. These forms and the endorsements have been created with some variable text (in brackets). The bracketed text may vary as identified in the Statements of Variability (SOV). This provides us with the flexibility we require in order to customize the product to best meet the needs of the contract owner and to be competitive in our market place. An actuarial memorandum for IC-462000 is also enclosed.

The application form IL-A30000 and the related endorsement (IC-AE0140, IC-AE0137, or IC-AE0139) will be attached to the contract, IC-462000.

We will not maintain participant-level accounts under this contract. We will not issue certificates. The contract owner or their

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designated administrator/record keeper must maintain participant-level accounts if the contract owner allows participants in the plan to direct their plan contributions into this contract, or if they otherwise track a participant's account in the plan.

If the contract owner uses a third party for participant level administration, the administrator must be approved by Horace Mann Life Insurance Company. That administrator/record keeper will act as the contract owner's agent and Horace Mann Life Insurance Company will not be held liable for any act or omission of the administrator.

The application form will be used in a paper format, however we reserve the right to make the application available electronically (as it appears in this filing) subject to compliance with the Uniform Electronic Transactions Act.

Thank you
Dorothy Ruppert
Horace Mann Life Ins. Company
Sr. Product Development and Compliance Coordinator
217-788-5303

Company and Contact

Filing Contact Information

Dorothy Ruppert, 1 Horace Mann Plaza Springfield, IL 62715-0001	rupperd1@horacemann.com 217-788-5303 [Phone] 217-535-7197 [FAX]
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Filing Company Information

Horace Mann Life Insurance Company 1 Horace Mann Plaza Springfield, IL 62715-0001 (217) 789-2500 ext. [Phone]	CoCode: 64513 Group Code: 300 Group Name: FEIN Number: 37-0726637	State of Domicile: Illinois Company Type: Life, Accident/Health, Annuity, Credit State ID Number:
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Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	John Rielley	09/03/2015	09/03/2015

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Disposition

Disposition Date: 09/03/2015
 Implementation Date: 09/03/2015
 Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statements of Variability	APPROVED	Yes
Supporting Document	Actuarial Memo	RE-FILE UNDER RATES	No
Form	Group Unallocated Flexible Premium Deferred Fixed Annuity Contract	APPROVED	Yes
Form (revised)	Group Unallocated Flexible Premium Deferred Fixed Annuity Contract Application	APPROVED	Yes
Form	Group Unallocated Flexible Premium Deferred Fixed Annuity Contract Application	Withdrawn	No
Form	Group Unallocated 457(b) Endorsement	APPROVED	Yes
Form	Group Unallocated 403(b) Endorsement	APPROVED	Yes
Form	Group Unallocated 401(a) Endorsement	APPROVED	Yes

SERFF Tracking #:

HRCN-130211521

State Tracking #:

Company Tracking #:

IC-462000

State: District of Columbia

Filing Company:

Horace Mann Life Insurance Company

TOI/Sub-TOI: A08G Group Annuities - Unallocated/A08G.003 Deposit Administration

Product Name: Group Unallocated Flexible Premium Deferred Fixed Annuity Contract

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Form Schedule

Lead Form Number: IC-462000

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	APPROVED 09/03/2015	Group Unallocated Flexible Premium Deferred Fixed Annuity Contract	IC-462000	POL	Initial		50.100	IC-462000.pdf
2	APPROVED 09/03/2015	Group Unallocated Flexible Premium Deferred Fixed Annuity Contract Application	IL-A30000	AEF	Initial		50.100	IL-A30001.pdf
3	APPROVED 09/03/2015	Group Unallocated 457(b) Endorsement	IC-AE0137	POLA	Initial		50.100	GUFA 457(b) Tax Endorsement.pdf
4	APPROVED 09/03/2015	Group Unallocated 403(b) Endorsement	IC-AE0140	POLA	Initial		50.100	GUFA 403(b) Tax Endorsement.pdf
5	APPROVED 09/03/2015	Group Unallocated 401(a) Endorsement	IC-AE0139	POLA	Initial		50.100	GUFA 401(a) Tax Endorsement.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



Horace Mann Life Insurance Company

A Stock Company
[1 Horace Mann Plaza
Springfield, Illinois 62715
800-999-1030]

Group Unallocated Flexible Premium Deferred Fixed Annuity Contract

This **contract** is non-participating. It does not share in **our** profits or surplus. No dividends are payable.

Executed for the **company** at its **home office** in Springfield, Illinois on the **contract date**.

[	
President	Corporate Secretary

**Group Unallocated Flexible Premium Deferred
Fixed Annuity Contract**

This is a legal **contract** between Horace Mann Life Insurance Company and the **contract owner**. Please read this contract carefully.

Summary of the contract

This group unallocated flexible premium deferred fixed annuity **contract** provides that the **accumulation account value** will be credited with interest at a rate that is not less than the guaranteed interest rate. Also, the **contract owner** may apply **accumulation account value** towards the purchase of annuity payments, which will be paid to a **participant** starting on his/her **annuity date**, subject to the terms of this **contract** and the provisions of the **plan document**.

This is only a summary of the **contract** terms. The **contract** provisions are set forth in the following sections:

Section	Page
Data page	3
General definitions	4
General contract information	4
Accumulation phase	5
Income phase	5
Annuity payment options	5
Other terms of the contract	6

Contract owner	[XYZ School]	Issue state	[IL]
Contract number	[SPECIMEN1]	Tax type	[403(b)]
Contract date	[11/01/2015]		

Guaranteed interest rate – prior to the **annuity date** [1.00%]

Settlement options

Guaranteed interest rate	[1.00%]
Mortality table, if applicable	[2012 Individual Annuity Reserve Table]

[Illinois Department of Insurance]	
Telephone number:	[217-782-4515]

General definitions

When these words are used in this **contract**, they have the meaning stated.

"Accumulation account" The account established on behalf of the **contract owner** to receive the **premium payments**.

"Accumulation account value" The value of the **accumulation account** is equal to the total of all **premium payments** received by **us**, plus interest credited, less any previous withdrawals, and less **annuitized values** used to provide annuity payments to **participants**.

"Annuitized value" The amount authorized by the **contract owner** to be applied to purchase annuity payments on behalf of a **participant**. It is equal to the amount withdrawn for this purpose from this **contract** on the **participant's annuity date**.

"Annuity date" The date a **participant's** annuity payments begin under this **contract**, as determined by the **plan**. Each **participant** who elects an annuity option under this **contract** will have his/her own **annuity date**.

"Applicable law" All federal, state and other laws and regulations—including the Internal Revenue Code of 1986, as amended, any Treasury Regulations thereunder, and any successor law—or rulings by a government agency, that apply to the **contract** and/or the **plan**.

"Beneficiary(ies)" The person(s) designated by a **participant** to receive payments under certain annuity options upon a **participant's** death after the **participant's annuity date**.

"Competing investment options" Any **plan** investment options that:

- are a portfolio of fixed income or similar assets (including without limitation, a stable value fund or money market fund) if the average duration of such portfolio is less than three years; or
- are, or which may be, invested primarily in financial vehicles that are, in turn, invested substantially in a portfolio described above; or
- are any other annuity contract, funding agreement or guaranteed investment (or interest) contract.

"Contract" This group unallocated flexible premium deferred fixed annuity contract issued to the **contract owner**, describing the terms of the **contract** and **your** rights and benefits.

"Contract date" The date this **contract** becomes effective. The **contract date** is shown on the data page.

"Contract owner", "You", "Your", The entity identified as the **contract owner** on the data page.

"Good order" Authorized instructions, satisfactory to **us**, that are given with such clarity and completeness that **we** are not required to exercise any discretion in processing such instructions.

"Home office" The mailing address and telephone number of **our home office** are: [P.O. Box 4657, Springfield, Illinois 62708-4657, 800-999-1030]. **Our** street address is: [1 Horace Mann Plaza, Springfield, Illinois 62715].

"Letter agreement" A document that reflects any changes to this **contract** agreed to by **you** and **us**. Any **letter agreement** will be attached to and made part of this **contract**.

"Participant" An eligible employee or former employee of the **contract owner** for whom a **premium payment** has been received by **us**.

"Plan" The employer-sponsored retirement **plan** under which this **contract** is issued, evidenced by a written **plan document**.

"Plan document" A document establishing the terms and benefits of the **plan**.

"Premium payment(s)" The premium(s) paid by the **contract owner** on behalf of a **participant**.

"We", "Us", "Our", "Company" Horace Mann Life Insurance Company.

General contract information

Administration

This **contract** is a group unallocated flexible premium deferred fixed annuity. **We** will not maintain **participant-level** accounts under this **contract**. **You** or **your** designated administrator must maintain **participant-level** records if **you** allow **participants** in the **plan** to self-direct their **plan** contributions into this **contract** or if **you** otherwise track a **participant's** account in the **plan**. If **you** use a third party for **participant-level** administration, the administrator must be approved by Horace Mann Life Insurance Company. That administrator will act as **your** agent and Horace Mann Life Insurance Company will not be held liable for any act or omission of the administrator.

It is the **contract owner's** responsibility to determine that all **premium payments** to and all withdrawals from this **contract** are permitted under **applicable law** and the **plan**.

The **contract owner** must provide to **us** any information necessary for the administration of this **contract**.

Ownership

The **contract owner** is the entity identified on the data page as the owner of this **contract**. **Participants** are not owners of, and have no rights in, the **contract**.

Neither the **contract** nor any supplementary or other contract issued thereunder, or any interest therein, may be forfeited, waived, relinquished, transferred, or assigned unless by court order.

The exercise of **your** rights will be subject to any limits imposed by the written **plan document** and **applicable law**.

If **you** exercise a right under this **contract**, **you** must furnish **us** with written instructions in **good order**.

Accumulation phase

Premium payments

Premium payments may vary in amount and frequency, and are payable to **us** at **our home office**.

Premium payments are allocated to the **accumulation account**. **Premium payments** will become part of **our** general account and will not be segregated from **our** other assets.

Interest

Guaranteed interest is credited daily. **We** may pay interest in excess of the guaranteed amount. This interest may vary and is not guaranteed. **We** will declare in advance, on January 1 and July 1 of each year, the interest rate to be credited, and that declared interest rate will be guaranteed for the following six-month period. **We** begin crediting interest to any **premium payment** from the date **we** receive the **premium payment** in **our home office**.

Accumulation account value

The value of the **accumulation account** is equal to the total of all **premium payments**, plus interest credited, less any previous withdrawals and less **annuitized values** used to provide annuity payments to **participants**.

Withdrawals

Withdrawals are subject to the terms of the **plan document** and **applicable law**. **You** may, on behalf of a **participant**,

make a withdrawal from the **accumulation account** before the **participant's annuity date** in order to make a cash distribution to a **participant** entitled to benefits under the **plan** or to any other person who is entitled to any portion of a **participant's** benefits under the **plan**. **You** assume full responsibility for determining whether any withdrawal is permitted under **applicable law** and under the terms of the **plan**.

Competing investment options

Withdrawals from this **contract** which are requested by **you** on behalf of **participants** for transfers to non-**competing investment options** must be held for a minimum of 90 days in those non-**competing investment options** prior to a subsequent transfer to a **competing investment option**. Transfers of amounts withdrawn from this **contract** to **competing investment options** are prohibited.

Income phase

Annuity date

You may make a withdrawal from the **contract** and apply that **annuitized value** to purchase an annuity option on behalf of a **participant**. The annuity payments made to a **participant** will begin on the **participant's annuity date**. The **annuity date** is the date the **annuitized value** is applied to an annuity option.

Annuity payments terms and conditions

The monthly annuity payment purchased by each \$1,000 of **annuitized value** depends on the annuity option selected. The minimum annuity payment is based upon the settlement options guaranteed interest rate and mortality table shown on page 3.

The amount of the annuity payments under this **contract** may be increased by **us**.

When benefits under this **contract** depend upon a **participant** being alive on a given date, **we** may require proof that the **participant** is living. This proof may be required before **we** will pay any benefit.

We will issue the **participant** a contract, describing the terms of any annuity payment option selected by **you** on behalf of the **participant**.

Annuity payment options

To the extent permitted under the **plan**, **you** may elect, on behalf of a **participant**, any of the annuity payment options

described below or any annuity payment option that **we** offer at the time of the **participant's annuity date**. Such election must be in **good order** and made in writing to **us** at least 30 days before the date the election is to take effect. **We** reserve the right to make available other annuity options.

Life Annuity with Payments Guaranteed for Life Only, 10, 15, or 20 Years

Annuity payments are made to the **participant** beginning on the **participant's annuity date**. The annuity payments will be based upon the number of guaranteed payments selected, and the age and sex of the **participant** on the **participant's annuity date**. Annuity payments will continue as long as the **participant** lives, or until all guaranteed payments have been made, whichever is later. The minimum dollar amount of the annuity payment is based upon the settlement options guaranteed interest rate and mortality table shown on page 3.

Guaranteed annuity payments cannot extend beyond the life expectancy of the **participant**, as defined by the Internal Revenue Code.

If the **participant** dies before all guaranteed annuity payments have been made, the remaining annuity payments will be paid to the **participant's beneficiary(ies)** as scheduled.

After the **annuity date**, the annuity payment option election cannot be changed and withdrawals cannot be made.

Other terms of the contract

These pages, including a copy of the application, any **letter agreement**, and any attached endorsement, constitute the entire **contract**. **We** issued **your contract** based upon **your** application and payment of the initial **premium payment**.

The statements made in the application, in the absence of fraud, will be treated as representations and not as warranties. **We** rely on **your** representations when **we** issue the **contract**.

Only **our** president, vice president, or the corporate secretary has the authority to change this **contract**; any change must be in writing and approved by such person. No agent or other person may do this.

Contract modifications or termination

The **contract** can be modified at any time by written agreement between the **company** and the **contract owner**. In addition, **we** can modify this **contract** at any time, without **your** consent, to maintain compliance with **applicable law**. Any such modifications will become part of this **contract**. The **company** can discontinue this **contract** if the **contract owner** fails to agree to any modification required to comply with **applicable law**. The date of discontinuance of the **contract** will be the first business day following the date on which notice of discontinuance is given by the **company**.

The **contract owner** may discontinue this **contract** by giving at least 90 days advance written notice to the **company**. The date of discontinuance will be the date specified in the written notice from the **contract owner**, provided that such date is at least 90 days after the date of the notice.

After the date of any discontinuance of the **contract**:

- No further **premium payments** will be accepted. **We** will maintain the **accumulation account** until such time as it is required to be distributed in accordance with the following provisions:
 - If the **plan** is being terminated, the **accumulation account** will be paid to the **contract owner** in a lump sum. Proof of **plan** termination will be required before **we** make a lump sum payment of the **accumulation account value**. This **contract** will terminate on the payment of said lump sum.
 - If the **plan** is not being terminated, the **accumulation account**, plus any interest due, will be paid in equal annual installments, over a period of [1]year[s] from the date of discontinuance. The first installment will be paid on the date of discontinuance and the remaining installment(s) will be paid annually thereafter. This **contract** will terminate on the date the final installment is paid.

If no **premium payment** has been received for two years and the **accumulation account value** falls below \$2,000, **we** may terminate the **contract** and return the remaining balance to **you**.

Upon any termination of this **contract**, **we** will have no further liability under this **contract**.

Misstatement of age

We may require proof of age of any **participant**. If the age of a **participant** has been misstated, any deficiency or excess in annuity payments will be adjusted to reflect the correct information.

Once annuity payments have begun, any underpayments will be made up in one sum with the next annuity payment. Overpayments will be deducted from future annuity payments until the total is repaid. No interest will be credited to underpayments or charged to overpayments.

Conformity with state law

This **contract** is subject to the laws of the state in which the **contract** was delivered. If any part of this **contract** does not comply with the law, it will be interpreted by **us** as if it did.

Periodic reports

At least once a year, **we** will send **you** a statement stating the **accumulation account value**, **premium payments**, and any interest as of a stated date not more than two months prior to the date of mailing. **We** will provide **you** with **accumulation account value** information at any time upon request.

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**Group Unallocated Flexible Premium Deferred
Fixed Annuity Contract**

IC-462000



Horace Mann Life Insurance Company

A Stock Company
[1 Horace Mann Plaza
Springfield, Illinois 62715
800-999-1030
horacemann.com]

Group Unallocated Flexible Premium Deferred Fixed Annuity Contract Application

Employer information

Applicant (employer) name XYZ School District
Address Any town, USA 67777
Federal identification number (i.e. Tax ID) 27-0000000
Contact person(s) Mr. District Administrator
Telephone number (222)555-5555 Fax number (222)555-5556
E-mail address schooladministrator@xyzschooldistrict.com

Plan information

The Group Unallocated Flexible Premium Deferred Fixed Annuity Contract is being applied for in connection with a:

☒ 403(b) ☐ 457(b) ☐ 401(a) ☐ 401(k)] plan

The applicant is a: ☒ Public School ☐ Other _____

For purposes of administering the Contract, the following is the Applicant's designated Administrator/record keeper (must be approved by Horace Mann):

Administrator/record keeper name ABC Record Keeping
Address Any town, USA 67777
Contact person(s) Ms. ABC Record Keeping
Telephone number (222)555-5557 Fax number (222)555-5558
E-mail address abcrecordkeeping.com

Horace Mann Life Insurance Company requires that a copy of the Applicant's Plan Document be provided to us. A copy of the Plan Document should be mailed to us at:

Horace Mann Plan Contact: [Horace Mann Contact, Administrator]
[217-555-5555]

Home Office: Horace Mann Life Insurance Company
[1 Horace Mann Plaza
Springfield, Illinois 62715-0001]

Fraud notice

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicant agrees that the information provided above is full, complete, and true to the best of the Applicant's knowledge.

Applicant (employer)

Representative name and title/position Mr. Employer Representative, Superintendent

Representative signature Mr. Employer Representative

Signed at Any town, USA on May 1, 2015
(city/state) (date)

Agent/producer

Agent/producer name Mr. Company Agent

Agent/producer signature Mr. Company Agent

Agent number 123-ABC Date signed May 1, 2015

Horace Mann Life Insurance Company

[1 Horace Mann Plaza

P.O. Box 4657

Springfield, Illinois 62708-4657

800-999-1030]

Group unallocated 457(b) eligible deferred compensation annuity for governmental entities

This endorsement is made a part of and amends the **contract** to which it is attached. The purpose of this endorsement is to qualify the **contract** as a trust that satisfies the requirements of Sections 457(g) and 401(f) of the Internal Revenue Code of 1986, as amended (the "Code") and Treasury Regulation 1.457-2(n) for purposes of holding assets of an eligible 457(b) plan sponsored by a government entity. When used in this endorsement, "457(b)" means an annuity contract that qualifies under Section 457(b) of the Code. All definitions, provisions, and exceptions of the **contract** apply to this endorsement unless changed by this endorsement. Terms not defined in this endorsement have the meaning given to them in the **contract**.

Only state or local governmental entities, political subdivisions or instrumentalities of such entities, may be sponsors of a 457(b) plan that uses the **contract** to fund its 457(b) plan.

The **contract** is established to hold all amounts contributed, earned or otherwise deposited under the **plan** in the exclusive best interests of the **plan's participants** and their beneficiaries and it shall be impossible prior to the satisfaction of any liabilities with respect to **participants** and beneficiaries for any part of the assets of the **contract** to be used for, or diverted to, purposes other than for the exclusive benefit of **participants** and beneficiaries. It is further intended that assets held under the **contract** are to be used exclusively as a means of providing for the **participants'** retirement and/or the support of such **participants'** beneficiary(ies).

Coordination with the plan

The provisions of the **contract** and this endorsement will be subject to any limits imposed by a written **plan document** established by the **contract owner** governing the **plan**.

The **company** shall rely on representations made by the **contract owner** regarding the content and meaning of any

provision of the **plan**. The **company** shall rely on the **contract owner's** instructions in permitting **premium payments** and making distributions (including loans if permitted) from the **contract** in accordance with the **plan** and the Code.

It is the **contract owner's** responsibility to ensure the **plan** complies with all **applicable law**.

Where the terms of the **plan** are inconsistent with the **contract** and/or this endorsement, the terms of the **plan** shall govern provided the terms of the **plan**:

- do not expand the terms of the **contract**;
- do not impose any responsibilities or duties greater than those set forth in the **contract**; and
- do not cause the **contract** to fail to qualify as an annuity that satisfies the requirements of Section 457(b) of the Code.

General provisions**Ownership**

The **contract owner** is the entity identified as the **contract owner** on the data pages. For purposes of this endorsement, a "**participant**" is an eligible employee or eligible independent contractor of the **contract owner** and for whom a **premium payment** has been received by us.

The **contract** is nonforfeitable and nontransferable.

Premium payments

Premium payments must be made by the **contract owner** and may include salary reduction and designated Roth ("Roth 457(b)") amounts or employer contributions, or may be from an investment change within the **plan**, a transfer from another 457(b) plan, or a rollover from an eligible retirement plan as defined in the Code.

If the **plan** allows Roth 457(b) **premium payments**, it is the **contract owner's** responsibility to ensure such amounts are accounted for separately from all other **premium payments** along with related gains and losses.

Annual limits

Premium payments, including Roth 457(b) **premium payments**, paid by the **contract owner** on behalf of a **participant** cannot exceed the limitations under Section 457(b)(2) of the Code, as modified by Section 457(b)(3) and/or Section 414(v) of the Code. If the **plan** uses a **plan year** other than a calendar year, then the limitations under Section 475(b)(2) of the Code shall apply to **premium**

payments made during the **plan** year as defined under the **plan**.

The limitations on **premium payments** described in this section shall not apply with respect to any **premium payment** resulting from an investment change within the **plan**, a transfer from another 457(b) plan, or a rollover from an eligible retirement plan as defined in the Code. Any amounts rolled into the **contract** from an eligible retirement plan that is not a governmental 457(b) plan shall be segregated as stated in the next paragraph and shall continue to be subject to the requirements of Section 72(t) of the Code.

It is the **contract owner's** responsibility to:

- determine if the annual limits for each **participant** in the **plan** have been exceeded;
- request a withdrawal of any excess **premium payments**, including allocable income, if allowable under the Code; and
- as applicable, maintain separate accounting for Roth 457(b) **premium payments** and amounts rolled over from eligible retirement plans that are not governmental 457(b) plans.

Vesting

If the terms of the **plan** provide for a vesting schedule it is the responsibility of the **contract owner** to maintain records for each **participant** to determine the **participant's** vesting rights and amounts and to provide direction to the **company** relating to the distribution of vested amounts and treatment of unvested amounts.

Distributions

Restrictions on all distributions

All distributions under the **contract** will be made only in accordance with the **plan**, the **contract** and Section 457(b) of the Code. The **company** has no responsibility to make any distribution from the **contract** until it receives instructions or information from the **contract owner** in a form acceptable to **us**. The **contract owner** assumes full responsibility for determining whether any distribution is permitted by **applicable law** and the terms of the **plan** and the **company** will rely on the **contract owner's** representations and instructions regarding whether a distribution meets the requirements of the **plan** and the Code.

Distributions may be made under the following circumstances:

- a. attainment of age 70½;
- b. severance from service with the **contract owner** sponsoring the **plan**;
- c. an unforeseeable emergency as defined by the Code and supporting regulations; or
- d. account values under \$5,000 as provided in Section 457(e)(9)(A) of the Code.

Loans

If permitted by the **plan**, amounts may be withdrawn from the **contract** for the purposes of a loan. The **contract owner** is responsible for determining the terms and conditions of the loan and for all administration of the loan, including compliance with the requirements of the Code. If the **plan** does not include specific criteria for limiting loans from the **plan** to the requirements of Section 72(p) of the Code considering applicable facts and circumstances, then loans shall not be available from the **contract**.

Exceptions to distribution restrictions

Notwithstanding the preceding, distributions may be made:

- a. to correct excess **premium payments**, as allowed by the Code;
- b. pursuant to a valid domestic relations order (DRO) under applicable state law;
- c. as part of a voluntary compliance initiative by the **contract owner**;
- d. in accordance with a lawfully issued tax levy issued by the Internal Revenue Service with respect to a **participant** or beneficiary;
- e. pursuant to a transfer to purchase service credit under Section 457(e)(17) of the Code; or
- f. in accordance with instructions from the **contract owner** upon termination of the **plan**.

Mistaken premium payments

If any **premium payment** is paid into the **contract** by a good faith mistake of fact, such mistaken **premium payment** may be returned to the **contract owner** if a request is received by **us** within one year after receipt of the mistaken **premium payment**.

Direct rollover distributions

For purposes of this section, a "distributee" is any **participant** (or former **participant**) entitled to receive a distribution, a surviving spousal beneficiary and any spouse or former spouse that qualifies as an alternate payee under a DRO.

Notwithstanding any other election, a distributee may elect to have any portion of an eligible rollover distribution paid

directly to an eligible retirement plan. Instructions for any such distribution must be provided to **us** by the **contract owner**.

A direct rollover of amounts in a Roth 457(b) may be made only to another Roth 457(b), a Roth 403(b), a Roth 401(k), or Roth IRA.

A nonspouse beneficiary may make a direct rollover into an inherited IRA of any proceeds from an eligible rollover distribution received from a deceased **participant**.

It is the **contract owner's** responsibility to determine if the distribution is an eligible rollover distribution.

Required minimum distributions

Distributions under the **contract** will be made in accordance with the required minimum distribution rules of Section 401(a)(9) of the Code and supporting regulations. The provisions of these sections and any other provisions prescribed by revenue rulings, notices or other published guidance override any distribution options in the **contract** or the **plan** inconsistent with Section 401(a)(9). In addition, distributions and benefits under the **contract** also must satisfy the requirements relating to the incidental death benefit of Section 1.401(b)(1)(ii) of Treasury Regulations.

It is the **contract owner's** responsibility to advise the **company** when amounts should be withdrawn to satisfy the required minimum distribution rules.

Military service rights

No provision of the **contract** or this endorsement shall interfere with or limit rights available to qualified uniformed military personnel under Section 414(u) of the Code, as amended from time to time.

Miscellaneous provisions

The provisions of this endorsement are intended to comply with the requirements of the Code as applicable to 457(b) plans sponsored by governmental employers and should be interpreted, whenever possible, to do so. These requirements are subject to change and this endorsement will follow the most current requirements.

In the event that the terms of this endorsement conflict with the **contract**, this endorsement shall prevail unless it would cause the **contract** to fail to qualify as an insurance contract under state law. This endorsement and the **contract** shall at all times be interpreted to conform to the

requirements of the Code, as applicable.

The **company** reserves the right to amend the **contract** and/or endorsement from time to time, when necessary or desirable to comply with the provisions of the Code. **We** will request the **contract owner's** consent for any amendment to the **contract** and/or endorsement only if it is required by the state in which the **contract** was delivered. If the **contract owner** does not consent to an amendment, the **contract** may no longer qualify as a 457(b) annuity.

This endorsement is effective as of the **contract date**.

[ ]

President

Corporate Secretary

Horace Mann Life Insurance Company

[1 Horace Mann Plaza

P.O. Box 4657

Springfield, Illinois 62708-4657

800-999-1030]

Group unallocated 403(b) annuity endorsement

This endorsement is made a part of and amends the **contract** to which it is attached. The purpose of this endorsement is to qualify the **contract** as a 403(b) annuity under Section 403(b) of the Internal Revenue Code of 1986, as amended (the "Code"). When used in this endorsement, "403(b)" means an annuity contract that qualifies under Section 403(b) of the Code. All definitions, provisions, and exceptions of the **contract** apply to this endorsement unless changed by this endorsement. Terms not defined in this endorsement have the meaning given to them in the **contract**.

The **contract** is established exclusively as a means of providing for the **participants'** retirement and/or the support of such **participants'** beneficiary(ies).

Coordination with the plan

The provisions of the **contract** and this endorsement will be subject to any limits imposed by a written **plan document** established by the **contract owner** governing the **plan**.

The **company** shall rely on representations made by the **contract owner** regarding the content and meaning of any provision of the **plan**. The **company** shall rely on the **contract owner's** instructions in permitting **premium payments** and making distributions (including loans if permitted) from the **contract** in accordance with the **plan** and the Code. It is the **contract owner's** responsibility to ensure that the **plan** complies with all **applicable law**.

Where the terms of the **plan** are inconsistent with the **contract** and/or this endorsement, the terms of the **plan** shall govern provided the terms of the **plan**:

- do not expand the terms of the **contract**;
- do not impose any responsibilities or duties greater than those set forth in the **contract**; and
- do not cause the **contract** to fail to qualify as an annuity that satisfies the requirements of Section 403(b) of the Code.

General provisions**Ownership**

The **contract owner** is the entity identified as the **contract owner** on the data page. A **participant** is an eligible employee or former employee of the **contract owner** and for whom a **premium payment** has been received by **us**.

The **contract** is nonforfeitable and nontransferable.

Premium payments

Premium payments must be made by the **contract owner**, and may include salary reduction and designated Roth ("Roth 403(b)") amounts; or may be from an exchange within the **plan**, a transfer from another 403(b) plan, or a rollover from an eligible retirement plan as defined in the Code.

If the **plan** allows Roth 403(b) **premium payments**, it is the **contract owner's** responsibility to ensure such amounts are accounted for separately from all other **premium payments** along with related gains and losses.

Annual limits

Premium payments paid by the **contract owner** on behalf of a **participant** cannot exceed the limitations under Section 415(c) of the Code. If the **plan** uses a **plan** year other than a calendar year, then the limitations under Section 415(c) of the Code shall apply to **premium payments** made during the **plan** year as defined under the **plan**.

In addition, **premium payments** made pursuant to a salary reduction agreement, including Roth 403(b) **premium payments**, may not exceed the annual limitations of Section 402(g) of the Code, as modified for cost-of-living adjustments, except to the extent specifically permitted under the Code, as in Section 414(v) of the Code for **participants** that are age 50 or older and subject to the ordering rule of Treasury Regulation 1.403(b)-4(c)(3)(iv).

The limitations on **premium payments** described in this section shall not apply with respect to any **premium payment** resulting from an exchange within the **plan**, a transfer from another 403(b) plan, or a rollover from an eligible retirement plan as defined in the Code.

As stated in the next paragraph, **premium payments** in excess of those allowed under Section 415(c) of the Code will be accounted for separately from all other **premium payments** along with related gains and will be reported as

premium payments under Section 403(c) of the Code and Treasury Regulation 1.403(b)-3(b)(2).

It is the **contract owner's** responsibility to:

- determine if the annual limits for each **participant** in the **plan** have been exceeded;
- request a withdrawal of any excess **premium payments**, including allocable income, if allowable under the Code; and
- as applicable, maintain a separate account for such excess **premium payments**.

Vesting

If the terms of the **plan** provide for a vesting schedule unvested **premium payments** and related gains and losses shall be segregated from the **participant's** vested **premium payments** and related gains and losses in accordance with Treasury Regulation 1.403(b)-3(d)(2). The **contract owner** is responsible for determining the **participant's** vesting rights along with segregating vested and unvested **premium payments** and related gains and losses.

Distributions

Restrictions on all distributions

All distributions under the **contract** will be made only in accordance with the **plan**, the **contract** and Section 403(b) of the Code. The **company** has no responsibility to make any distribution from the **contract** until it receives instructions or information from the **contract owner** in a form acceptable to **us**. The **contract owner** assumes full responsibility for determining whether any distribution is permitted by **applicable law** and the terms of the **plan** and the **company** will rely on the **contract owner's** representations and instructions regarding whether a distribution meets the requirements of the **plan** and the Code.

Amounts attributable to salary reduction **premium payments** (including Roth 403(b) **premium payments**) may be distributed if one or more of the following conditions have been satisfied by the **participant**:

- a. attainment of age 59½;
- b. disability within the meaning of Section 72(m)(7) of the Code;
- c. death;
- d. severance from service with the **contract owner** sponsoring the **plan**; or
- e. a financial hardship that meets the requirements of Section 403(b)(11)(B) of the Code.

Amounts attributable to **premium payments** other than those that are salary reduction **premium payments** (including Roth 403(b) **premium payments**) may be distributed if one or more of the following conditions have been satisfied by the **participant**:

- a. severance from service with the **contract owner** sponsoring the **plan**; or
- b. occurrence of some event, such as after a fixed number of years, the attainment of a stated age, or disability, as provided in the **plan**.

Amounts resulting from an exchange within the **plan** or a transfer from another 403(b) plan into the **contract** will be subject to distribution restrictions no less strict than those imposed under the contract being exchanged or the transferor plan.

Nothing in the **contract** shall prohibit in-plan rollovers to Roth 403(b) accounts in accordance with the **plan**.

Loans

If permitted by the **plan**, amounts may be withdrawn from the **contract** for the purposes of a loan. The **contract owner** is responsible for determining the terms and conditions of the loan and for all administration of the loan, including compliance with the requirements of the Code. If the **plan** does not include specific criteria for limiting loans from the **plan** to the requirements of Section 72(p) of the Code considering applicable facts and circumstances, then loans shall not be available from the **contract**.

Exception to distribution restrictions

Notwithstanding the preceding, distributions may be made:

- to correct excess premiums, as allowed by the Code;
- to satisfy applicable nondiscrimination requirements;
- pursuant to a valid qualified domestic relations order (QDRO);
- as part of a voluntary compliance initiative by the **contract owner**;
- for values maintained in a separate account for **premium payments** that are eligible rollover distributions as described in Section 1.403(b)-10(d) of the Treasury Regulations;
- for values attributable to elective **premium payments** made and earnings accrued prior to December 31, 1988, to the extent that such amounts can be clearly identified by the **contract owner**;

- in accordance with a lawfully issued tax levy issued by the Internal Revenue Service with respect to a **participant** or beneficiary; or
- in accordance with instructions from the **contract owner** upon termination of the **plan**.

Mistaken premium payments

If any **premium payment** is paid into the **contract** by a good faith mistake of fact, such mistaken **premium payment** may be returned to the **contract owner** if a request is received by **us** within one year after receipt of the mistaken **premium payment**.

Direct rollover distributions

For purposes of this section, a "distributee" is any **participant** (or former **participant**) entitled to receive a distribution, a surviving spousal beneficiary and any spouse or former spouse that qualifies as an alternate payee under a QDRO.

Notwithstanding any other election, a distributee may elect to have any portion of an eligible rollover distribution, as defined in Sections 403(b)(8) and 402(c)(4) of the Code paid directly to an eligible retirement plan, as defined in Section 402(c)(8)(B) of the Code. Instructions for any such distribution must be provided to **us** by the **contract owner**.

A direct rollover of amounts in a Roth 403(b) may be made only to another Roth 403(b), Roth 401(k), Roth governmental 457(b), or a Roth IRA.

A nonspouse beneficiary may make a direct rollover into an inherited IRA of any proceeds from an eligible rollover distribution received from a deceased **participant**.

It is the **contract owner's** responsibility to determine if the distribution is an eligible rollover distribution.

Required minimum distributions

Distributions under the **contract** will be made in accordance with the required minimum distribution rules of Sections 403(b)(10) and 401(a)(9) of the Code. The provisions of these sections and any other provisions prescribed by revenue rulings, notices or other published guidance override any distribution options in the **contract** or the **plan** inconsistent with Section 401(a)(9). In addition, distributions and benefits under the **contract** also must satisfy the requirements relating to incidental benefits of 1.401-1(b)(1)(ii) of the Treasury Regulations. All such rules are incorporated herein by reference.

It is the **contract owner's** responsibility to advise the **company** when amounts should be withdrawn to satisfy the required minimum distribution rules.

To the extent permitted by IRS Notice 88-39, distribution of values accumulated as of December 31, 1986, may be delayed until the end of the year a **participant** reaches age 75.

Military service rights

No provision of the **contract** or this endorsement shall interfere with or limit rights available to qualified uniformed military personnel under Section 414(u) of the Code as amended from time to time.

Miscellaneous provisions

The provisions of this endorsement are intended to comply with the requirements of Section 403(b) of the Code and should be interpreted, whenever possible, to do so. These requirements are subject to change and this endorsement will follow the most current requirements.

In the event that the terms of this endorsement conflict with the **contract**, this endorsement shall prevail unless it would cause the **contract** to fail to qualify as an insurance contract under state law. This endorsement and the **contract** shall at all times be interpreted to conform to the requirements of the Code, as applicable.

The **company** reserves the right to amend the **contract** and/or endorsement from time to time, when necessary or desirable to comply with the provisions of the Code. **We** will request the **contract owner's** consent for any amendment to the **contract** and/or endorsement only if it is required by the state in which the **contract** was delivered. If the **contract owner** does not consent to an amendment, the **contract** may no longer qualify as a 403(b) annuity under Section 403(b) of the Code.

This endorsement is effective as of the **contract date**.

[ ]

President

Corporate Secretary

Horace Mann Life Insurance Company

[1 Horace Mann Plaza

P.O. Box 4657

Springfield, Illinois 62708-4657

800-999-1030]

Group unallocated 401(a) deferred compensation annuity for governmental entities

This endorsement is made a part of and amends the **contract** to which it is attached. The purpose of this endorsement is to qualify the **contract** as a trust that satisfies the requirements of Sections 401(a) and 401(f) of the Internal Revenue Code of 1986, as amended (the "Code") for purposes of holding and distributing the principal and income to employees, **participants** and beneficiaries in accordance with the 401(a) **plan** sponsored by a governmental entity. When used in this endorsement, "401(a) annuity" means an annuity contract that qualifies under Section 401(a) of the Code. All definitions, provisions, and exceptions of the **contract** apply to this endorsement unless changed by this endorsement. Terms not defined in this endorsement have the meaning given to them in the **contract**.

Only state or local governmental entities, political subdivisions or instrumentalities of such entities, may be sponsors of a 401(a) plan that uses the **contract** to fund its 401(a) plan.

The **contract** is established to hold all amounts contributed, earned or otherwise deposited under the 401(a) **plan** in the exclusive best interests of the **plan's participants** and their beneficiaries and it shall be impossible prior to the satisfaction of any liabilities with respect to **participants** and beneficiaries for any part of the assets of the **contract** to be used for, or diverted to, purposes other than for the exclusive benefit of **participants** and beneficiaries. It is further intended that assets held under the **contract** are to be used exclusively as a means of providing for the **participants'** retirement and/or the support of such **participants'** beneficiary(ies).

Coordination with the plan

The provisions of the **contract** and this endorsement will be subject to any limits imposed by a written **plan document** established by the **contract owner** governing the **plan**.

The **company** shall rely on representations made by the **contract owner** regarding the content and meaning of any provision of the **plan**. The **company** shall rely on the **contract owner's** instructions in permitting **premium payments** and making distributions (including loans if permitted) from the **contract** in accordance with the **plan** and the Code. It is the **contract owner's** responsibility to ensure that the **plan** complies with all **applicable law**.

Where the terms of the **plan** are inconsistent with the **contract** and/or this endorsement, the terms of the **plan** shall govern provided the terms of the **plan**:

- do not expand the terms of the **contract**;
- do not impose any responsibilities or duties greater than those set forth in the **contract**; and
- do not cause the **contract** to fail to qualify as an annuity that satisfies the requirements of Section 401(a) of the Code.

General provisions**Ownership**

The **contract owner** is the entity identified as the **contract owner** on the data pages. A **participant** is an eligible employee or former employee of the **contract owner** and for whom a **premium payment** has been received by us.

The **contract** is nonforfeitable and nontransferable.

Premium payments

Premium payments, must be made by the **contract owner**, and may include amounts from an investment change within the **plan**, or a rollover from an eligible retirement plan as defined in the Code.

Annual limits

Premium payments, paid by the **contract owner** on behalf of a **participant** cannot exceed the limitations under Section 415(c) of the Code.

The limitations on **premium payments** described in this section shall not apply with respect to any **premium payment** resulting from an investment change within the **plan**, or a rollover from an eligible retirement plan as defined in the Code.

It is the **contract owner's** responsibility to:

- determine if the annual limits for each **participant** in the **plan** have been exceeded; and
- request a withdrawal of any excess **premium payments**, including allocable income, if allowable under the Code.

Vesting

If the terms of the **plan** provide for a vesting schedule it is the responsibility of the **contract owner** to maintain records for each **participant** to determine the **participant's** vesting rights and amounts and to provide direction to the **company** relating to the distribution of vested amounts and treatment of unvested amounts.

Distributions

Restrictions on all distributions

All distributions under the **contract** will be made only in accordance with the **plan**, the **contract** and Section 401(a) of the Code. The **company** has no responsibility to make any distribution from the **contract** until it receives instructions or information from the **contract owner** in a form acceptable to **us**. The **contract owner** assumes full responsibility for determining whether any distribution is permitted by **applicable law** and the terms of the **plan** and the **company** will rely on the **contract owner's** representations and instructions regarding whether a distribution meets the requirements of the **plan** and the Code.

Loans

If permitted by the **plan**, amounts may be withdrawn from the **contract** for the purposes of a loan. The **contract owner** is responsible for determining the terms and conditions of the loan and for all administration of the loan, including compliance with the requirements of the Code. If the **plan** does not include specific criteria for limiting loans from the **plan** to the requirements of Section 72(p) of the Code considering applicable facts and circumstances, then loans shall not be available from the **contract**.

Exceptions to distribution restrictions

Notwithstanding the preceding, distributions may be made:

- a. to correct excess **premium payments**, as allowed by the Code;
- b. pursuant to a valid domestic relations order (DRO) under applicable state law;
- c. as part of a voluntary compliance initiative by the **contract owner**;
- d. in accordance with a lawfully issued tax levy issued by the Internal Revenue Service with respect to a **participant** or beneficiary; or
- e. in accordance with instructions from the **contract owner** upon termination of the **plan**.

Mistaken premium payments

If any **premium payment** is paid into the **contract** by a good faith mistake of fact, such mistaken **premium payment** may be returned to the **contract owner** if a request is received by **us** within one year after receipt of the mistaken **premium payment**.

Direct rollover distributions

For purposes of this section, a "distributee" is any **participant** (or former **participant**) entitled to receive a distribution, a surviving spousal beneficiary and any spouse or former spouse that qualifies as an alternate payee under a DRO.

Notwithstanding any other election, a distributee may elect to have any portion of an eligible rollover distribution paid directly to an eligible retirement plan. Instructions for any such distribution must be provided to **us** by the **contract owner**.

A direct rollover of amounts to a governmental 457(b) plan is allowed only if they are maintained under separate accounting.

A nonspouse beneficiary may make a direct rollover into an inherited IRA of any proceeds from an eligible rollover distribution received from a deceased **participant**.

It is the **contract owner's** responsibility to determine if the distribution is an eligible rollover distribution.

Required minimum distributions

Distributions under the **contract** will be made in accordance with the required minimum distribution rules of Section 401(a)(9) of the Code and supporting regulations. The provisions of these sections and any other provisions prescribed by revenue rulings, notices or other published guidance override any distribution options in the **contract** or the **plan** inconsistent with Section 401(a)(9). In addition, distributions and benefits under the **contract** also must satisfy the requirements relating to the incidental death benefit of Section 1.401(b)(1)(ii) of Treasury Regulations.

It is the **contract owner's** responsibility to advise the **company** when amounts should be withdrawn to satisfy the required minimum distribution rules.

Military service rights

No provision of the **contract** or this endorsement shall interfere with or limit rights available to qualified uniformed military personnel under Section 414(u) of the Code, as amended from time to time.



Miscellaneous provisions

The provisions of this endorsement are intended to comply with the requirements of the Code as applicable to 401(a) plans sponsored by governmental employers and should be interpreted, whenever possible, to do so. These requirements are subject to change and this endorsement will follow the most current requirements.

In the event that the terms of this endorsement conflict with the **contract**, this endorsement shall prevail unless it would cause the **contract** to fail to qualify as an insurance contract under state law. This endorsement and the **contract** shall at all times be interpreted to conform to the requirements of the Code, as applicable.

The **company** reserves the right to amend the **contract** and/or endorsement from time to time, when necessary or desirable to comply with the provisions of the Code. **We** will request the **contract owner's** consent for any amendment to the **contract** and/or endorsement only if it is required by the state in which the **contract** was delivered. If the **contract owner** does not consent to an amendment, the **contract** may no longer qualify as a 401(a) annuity.

This endorsement is effective as of the **contract date**.

[ ]

President

Corporate Secretary

SERFF Tracking #:	HRCN-130211521	State Tracking #:		Company Tracking #:	IC-462000
State:	District of Columbia	Filing Company:	Horace Mann Life Insurance Company		
TOI/Sub-TOI:	A08G Group Annuities - Unallocated/A08G.003 Deposit Administration				
Product Name:	Group Unallocated Flexible Premium Deferred Fixed Annuity Contract				
Project Name/Number:	2015 GUFA IC-462000/2015 GUFA IC-462000				

Supporting Document Schedules

Satisfied - Item:	Statements of Variability
Comments:	
Attachment(s):	GUFA SOV - 403(b), 457(b) and 401(a) Endorsements.pdf GUFA SOV - Application.pdf GUFA SOV - Contract 07-02-15.pdf
Item Status:	APPROVED
Status Date:	09/03/2015

Horace Mann Life Insurance Company

1 Horace Mann Plaza

Springfield, Illinois 62715

Statement of Variability

Group Unallocated Annuity Endorsements for use with IC-462000

Forms IC-AE0137, IC-AE0139 and IC-AE0140

Variable	
Range/Explanation of Variable Data	
Home Office Address/Telephone Number and web address	The home office address, telephone number and web address are bracketed as variable on page 1 of the endorsements to allow for future address, telephone number or web address changes.
President/Corporate Secretary Signature area	The area of the form where the Officer signatures will appear is bracketed as variable to allow the current signature blocks to be inserted prior to the issuance of the form.

Horace Mann Life Insurance Company
1 Horace Mann Plaza
Springfield, Illinois 62715
Statement of Variability
Group Unallocated Flexible Premium Deferred Fixed Annuity Application
Form IL-A30000

Variable	
Range/Explanation of Variable Data	
Home Office Address/Telephone Number and web address	The home office address, telephone number and web address are bracketed as variable on page 1 of the application to allow for future address, telephone number or web address changes.
Plan Information - Tax types	The tax types are variable so that we can add or delete tax types in the future (currently filed for 403(b), however we plan to file for 457(b), 401(a) and 401(k) in the near future.
Horace Mann Plan Contract	The name/title of the Horace Mann contact and phone number.
Home Office	The Horace Mann Life Insurance Company home office address
Fraud Notice	Only the fraud notice applicable to the state in which the group contract was written will appear in the fraud notice section. If necessary, we will incorporate state regulation changes regarding fraud notice text in this section.

Horace Mann Life Insurance Company 1 Horace Mann Plaza Springfield, Illinois 62715 STATEMENT of VARIABILITY Group Unallocated Flexible Premium Deferred Fixed Annuity Contract Form IC-462000
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Variable	Range/Explanation of Variable Data
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Home Office Address/Telephone Number	The home office address and telephone number on the contract cover page has been bracketed as variable to allow for future address or telephone number change.
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President/Corporate Secretary Signature area	The area of the form where the Officer signatures will appear is bracketed as variable to allow the current signature blocks to be inserted prior to the issuance of the form.
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DATA PAGE INFORMATION FOR ALL PLANS - page 3

Contract Owner	Specific to each contract being issued. Typically a school district who will be the plan sponsor of plan participants for qualified retirement plans under the applicable section of the Internal Revenue Code.
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Contract Number	Specific to each contract being issued.
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Contract Date	The date this contract becomes effective.
---------------	---

Issue state	The issue state for each contract we issue will appear in this field.
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Tax Type	The tax type can be either (403(b), 457(b), 401(a) or 401(k) for each contract we issue and will appear in this field.
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Guaranteed interest rate	This field is variable because the guaranteed interest rate may change depending upon when the contract is issued. The guaranteed interest rate in affect at the time the contract is sold will print on the contract. Once a contract is issued, the guaranteed interest rate will be fixed for that contract. <div style="text-align: right;">Range: Minimum - 1.00% Maximum - 5.00%</div>
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Settlement Options - Mortality table, if applicable	Must be variable in order to insert the current information.
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Guaranteed interest rate	This field is variable because the guaranteed interest rate may change depending upon when the contract is issued. The guaranteed interest rate in affect at the time the contract is sold will print on the contract. Once a contract is issued, the guaranteed interest rate will be fixed for that contract. <div style="text-align: right;">Range: Minimum - 0.50% Maximum - 5.00%</div>
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State Department of Insurance - Telephone number:	Must be variable in order to insert the applicable and current state DOI information.
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GENERAL DEFINITIONS - page 4

Home Office definition	The home office addresses and telephone number in the definitions has been bracketed as variable to allow for future address or telephone number changes.
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OTHER TERMS of THE CONTRACT - Contract Modifications or termination - page 7

Period of Discontinuance [1] year[s]	The period of discontinuance can be 1 to 5 years and will be determined by the Company and Contract Owner. The discontinuance will be paid as follows: 1 year = one payment at discontinuance, and one payment 1 year thereafter; 2 years = one payment at discontinuance, then 2 annual payments thereafter; 3 years = one payment at discontinuance, then 3 annual payments thereafter; 4 years = one payment at discontinuance, then 4 annual payments thereafter; 5 years = one payment at discontinuance, then 5 annual payments thereafter. The contract terminates on the final annual payment.
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